AMENDMENTS to the CLAIMS

A detailed listing of all claims that are, or were, in the present application is provided below. The status of each claim is identified. Markings indicate any changes that have been made to claims being currently amended by this Amendment.

1 – 48. (CANCELED)

49.   (CURRENTLY AMENDED) A method, comprising:

determining a first value for ~~an~~ a parameter of a credit account;

determining a second value for the parameter;

calculating a payment, wherein the payment is based on a modification of the parameter from the first value to the second value; and

providing an offer to a customer associated with the credit account, wherein the offer comprises an offer to provide the payment to the customer if the customer agrees to the modification of the parameter.

50.   (PREVIOUSLY PRESENTED) The method of claim 49, further comprising:

receiving a customer acceptance of the offer.

51.   (PREVIOUSLY PRESENTED) The method of claim 50, further comprising:

providing the payment to the customer; and

modifying the account parameter from the first value to the second value.

52.   (PREVIOUSLY PRESENTED) The method of claim 51, wherein an indication of the first value of the parameter of the credit account associated with the customer is stored in a record of a parameter database and where the step of modifying the parameter comprises:

substituting the second value for the first value in the record of the parameter database.

53.   (PREVIOUSLY PRESENTED) The method of claim 52, wherein the value of the parameter as stored in the record of the parameter database is used to calculate an amount owed by the customer for activity on the credit account.

54. (PREVIOUSLY PRESENTED) The method of claim 49, wherein the account parameter comprises one of an interest rate, a time period of the interest rate, a monthly minimum payment, a credit limit, a grace period, a payment amnesty, and a late fee.

55. (PREVIOUSLY PRESENTED) The method of claim 49, wherein the second value is selected based on information associated with the customer associated with the credit account.

56. (PREVIOUSLY PRESENTED) The method of claim 55, wherein the customer information comprises a customer rating.

57. (PREVIOUSLY PRESENTED) The method of claim 56, wherein the customer rating is based on at least one of a past payment history for the credit account, information obtained from a credit reporting agency, and an income of the customer.

58. (PREVIOUSLY PRESENTED) The method of claim 49, wherein the step of calculating the payment comprises:
    calculating a payment, wherein the payment is based on
        the modification of the parameter from the first value to the second value and
        information associated with the customer associated with the credit account.

59. (PREVIOUSLY PRESENTED) The method of claim 49, wherein the second value of the parameter is more favorable to a credit account issuer associated with the credit account.

60. (PREVIOUSLY PRESENTED) The method of claim 49, wherein the second value of the parameter is more profitable to a credit account issuer associated with the credit account.

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61.   (CURRENTLY AMENDED) An apparatus, comprising:

a storage device; and

a processor in communication with the storage device,

the storage device storing a program for controlling the processor; and

the processor operative with the program to:

> determine a first value for ~~an~~ a parameter of a credit account;

> determine a second value for the parameter;

> calculate a payment, wherein the payment is based on a modification of the

parameter from the first value to the second value; and

> provide an offer to a customer associated with the credit account, wherein the

offer comprises an offer to provide the payment to the customer if the customer agrees to

the modification of the parameter.

62.   (CURRENTLY AMENDED) A medium encoded with a program for

implementing a method, said program for directing a device to perform the steps of:

> determining a first value for ~~an~~ a parameter of a credit account;

> determining a second value for the parameter;

> calculating a payment, wherein the payment is based on a modification of the parameter

from the first value to the second value; and

> providing an offer to a customer associated with the credit account, wherein the offer

comprises an offer to provide the payment to the customer if the customer agrees to the

modification of the parameter.

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63.   (PREVIOUSLY PRESENTED) A method, comprising:

determining that a customer associated with a credit account is dissatisfied with the credit account;

determining at least one term of the credit account; and

presenting the customer with an offer to modify the at least one term of the credit account.

64.   (PREVIOUSLY PRESENTED) The method of claim 63, further comprising:

determining a modification to the at least one term of the credit account;

and wherein the step of presenting comprises:

presenting the customer with an offer to modify by the determined modification the at least one term of the credit account.

65.   (PREVIOUSLY PRESENTED) The method of claim 63, further comprising:

receiving from the customer a requested modification to the at least one term of the credit account.

66.   (PREVIOUSLY PRESENTED) The method of claim 65, further comprising:

evaluating the requested modification in order to determine whether to accept or reject the modification; and

transmitting to the customer, based on the evaluation, at least one of an acceptance and a rejection of the requested modification.

67.   (PREVIOUSLY PRESENTED) The method of claim 66, further comprising:

modifying the at least one selected term by the modification if an acceptance is transmitted.

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68.   (PREVIOUSLY PRESENTED) The method of claim 66, further comprising:

determining an alternate modification based on the requested modification if a rejection is transmitted; and

transmitting to the customer the alternate modification.

69.   (PREVIOUSLY PRESENTED) The method of claim 63, wherein the determination that a customer is dissatisfied with the credit account is based on receiving, from the customer, a request to cancel the account.

70.   (PREVIOUSLY PRESENTED) The method of claim 63, further comprising:

determining a payment to offer to the customer in exchange for modifying the at least one term; and

wherein the offer to modify the at least one term of the credit account includes an offer of the payment.

71.   (PREVIOUSLY PRESENTED) The method of claim 64, further comprising:

determining information associated with the customer, wherein the modification is at least based on the information associated with the customer.

72.   (PREVIOUSLY PRESENTED) The method of claim 70, wherein the information associated with the customer comprises at least one of a past payment history for the credit account, information obtained from a credit reporting agency, and an income of the customer.

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73.　(PREVIOUSLY PRESENTED)　An apparatus, comprising:

a storage device; and

a processor in communication with the storage device,

the storage device storing a program for controlling the processor; and

the processor operative with the program to:

determine that a customer associated with a credit account is dissatisfied with the credit account;

determine at least one term of the credit account; and

present the customer with an offer to modify the at least one term of the credit account.

74.　(PREVIOUSLY PRESENTED)　A medium encoded with a program for implementing a method, said program for directing a device to perform the steps of:

determining that a customer associated with a credit account is dissatisfied with the credit account;

determining at least one term of the credit account; and

presenting the customer with an offer to modify the at least one term of the credit account.